

Exhibit J

MICHAEL WARD CONF- FOR ATTYS EYES ONLY
BRANCATO vs. SPECIALIZED LOAN SERVICING

October 17, 2016

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1 IN THE UNITED STATES DISTRICT COURT

2 DISTRICT OF NEW JERSEY

3 - - -

4 DEBRA BRANCATO,

5 Plaintiff,

6 vs.

7 SPECIALIZED LOAN SERVICING, LLC
and TRANSUNION, LLC,

8 Defendants.

)
)
) Case No.:
) 15-CV-06780
)
)
)
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10 FOR ATTORNEYS' EYES ONLY

11 Confidential Deposition of MICHAEL WARD

12 Monday, October 17, 2016

13 - - -

14 The deposition of MICHAEL WARD, called as a
15 witness by the plaintiff, pursuant to notice and the
16 Colorado Rules of Civil Procedure pertaining to the
17 taking of depositions, taken before me, the
undersigned, Randi E. Kelly, Notary Public in and for
18 the State of Colorado, at the offices of Esquire
Deposition Solutions, 303 E. 17th Avenue, Suite 330,
Denver, Colorado 80203, commencing at 8:56 a.m., the
day and date above set forth.

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1 MICHAEL WARD

2 called as a witness by the plaintiff, having been
3 first duly sworn, as hereinafter certified, was
4 deposed and said as follows:

5 EXAMINATION

6 BY MR. MAURO:

7 Q Good morning. Could I ask you your name
8 for the record? I wasn't able to hear it, I'm sorry.

9 A Good morning. My name is Michael Ward,
10 W-a-r-d.

11 Q Good morning, Mr. Ward.

12 A Good morning.

13 Q Mr. Ward, my name is Joseph Mauro, and I
14 represent the plaintiff in this lawsuit.

15 I'm going to be asking you some questions
16 this morning.

17 Have you ever participated in a deposition
18 before?

19 A Yes, I have.

20 Q And was that as a representative of
21 Specialized Loan Servicing?

22 A Yes.

23 Q Can you give me an approximate amount of
24 times that you have testified on behalf of SLS?

25 A Somewhere around a hundred.



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1 A It just depends on the circumstances
2 surrounding the dispute.

3 Q In this instance, Miss Brancato clearly was
4 disputing the way that certain information was being
5 reported on her credit report; correct?

6 A Yes.

7 Q Okay. And TransUnion then sent a ACDV over
8 to SLS and said, "Can you please investigate these
9 things;" correct?

10 A Yes.

11 Q And SLS responded back to TransUnion after
12 investigating the dispute; correct?

13 A Yes.

14 Q And when SLS reported that information back
15 to TransUnion in none of these ACDVs did SLS report
16 back to TransUnion that Miss Brancato disputed the
17 credit information; correct?

18 A Yes.

19 Q And is that in compliance with SLS's
20 policies regarding credit reporting?

21 A Well, yeah, because the account's already
22 under dispute, I mean, how do you double dispute an
23 account?

24 Q Miss Brancato disputed the account with SLS
25 as well as with TransUnion; correct?



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